Meet Your Strawman

This is a picture of "The Houses of Parliament" in London, England.

Let's have a little quiz:

1. **Who meets there?**
2. **What do they do there?**
3. **Do they help you in any way?**

If your answers were:

1. **"Members of the government"**
2. **"They represent all the people living in the country" and**
3. **"Yes, they create laws to protect me and my family.**

Then let me congratulate you on getting every one of the answers wrong.

Didn't do too well on that quiz? OK, let's have another go:

4. **When was slavery abolished?**
5. **Was slavery legal?**
6. **Are you in debt to a financial institution?**

Here are the answers:

1. **The serving officers of a commercial company.**
2. **They think up ways to take money and goods from you.**
3. **No, absolutely not, they help themselves and not you.**
4. **Slavery has NEVER been abolished and you yourself, are considered to be a slave right now.**
5. **Yes, slavery is "legal" although it is not "lawful" (you need to discover the difference).**
6. **No. You are NOT in debt to any financial institution.**

Does this seem a little strange to you? If it does, then read on:

THOSE IN POWER HAVE A BIG SECRET

Paying tax is OPTIONAL !!

Registering a vehicle is OPTIONAL !!

Paying a fine is OPTIONAL !!

Attending a court is OPTIONAL !!

YOU CAN IF YOU WANT TO, BUT YOU DON'T HAVE TO

Surprised? Well – try this for size:

Every Mortgage and Loan is FULLY REPAID from day one – you can pay it again if you want to, but you don't have to !!

If nobody nobody has told that you that you have a Strawman, then this could be a very interesting experience for you.

Your Strawman was created when you were very young, far too young to know anything about it. But then, it was meant to be a secret as it's purpose is to swindle you, and it has been used very effectively to do just that ever since it was created.

Perhaps it is about time that you learnt about your strawman and how you can stop it being used against you. Knowing about it is the most important first step. You need to go on a journey of discovery, and I'm afraid that what you are about to discover is not very pleasant. However, if you decide to act on what you learn, it could change your life for the better. If you think that you are in debt, then you can get out of it if you are willing to stand up for your rights and refuse to be swindled any longer. Interested? If so, then let's start at the beginning and find out where your strawman came from and why you should care about it.

It all started when your parents had a happy event and you entered the world. You don't know exactly when that was, because you were not aware of the days of the week, the months of the year or even what year it was. Even after some months had gone by, you still were

not aware of these things, but by that time, your strawman had already been created and it was being used to make some very unscrupulous people rich. None of this was your fault. It happened because your parents were fooled into thinking that they needed to register your birth and get a birth certificate for you. So, they APPLIED for a birth certificate, not understanding what would happen when they did.

Well then, what did happen? According to the Local Authority:

1. *They lost ownership of their baby (you).*
2. *They allowed a strawman to be created.*

This is not something which they can be blamed for, as nobody told them it would, or even could, happen. Nor did anybody tell them what a strawman is or how it can be used against their baby. In actual fact, the "registration" is a contract and in reality, it is null and void because there was not full disclosure by the Local Authority, nor was there 'intent to contract' on the part of the parents.

The registering of a baby's birth actually passes "ownership" of the baby to the Local Authority and that, and that alone, allows the Local Authority staff to take the child away from the parents if they ever want to do that. This applies until the child reaches the 'age of maturity' set by the current legal statutes. Doing that is not "lawful" but after the birth has been registered, it is "legal" and there is a world of difference between those two terms, a difference which it is very important that you come to understand clearly.

So, What is a Strawman?

A strawman is a fictitious legal entity, created with the hope that as the child grows up, he will be fooled into believing that he is actually the strawman (which he most definitely is not) and pay all sorts of imaginary costs and liabilities which get attached to the strawman by con artists.

How is a Strawman Created?

Well the mechanism involves that unnecessary birth certificate which the parents imagine is about, and belongs to, their baby (neither of which is actually true). If the baby has been named James and the family name is Martin, then you would expect the birth certificate to have the name James Martin written on it. If that is what is written on it, then all is well and it is a genuine birth certificate and nothing more. However, if any other name is there, then the document is not a birth certificate but instead is the creation of a strawman masquerading as James Martin. The alternative entries might be any of the following examples: "JAMES MARTIN", "Mr James Martin", "Martin, Mr James" or anything else which is not exactly "James Martin" and nothing else.

Why Create a Strawman?

The answer is 'in order to charge the strawman imaginary costs and penalties and fool the human James Martin into paying those amounts'. These imaginary charges include 'Income Tax', 'Council Tax', 'Inheritance Tax', 'Capital-Gains Tax', 'Road Tax', 'Import Tax', 'Value-Added Tax', 'Fuel Levy', 'Loan Interest', 'Bank Charges' and anything else

that full-time professionals can think up and are confident that you will not notice that you never agreed to pay and don't need to pay.

Legalese

"Legalese" is a secret language invented to trick you. It uses English words but attaches secret meanings to those words with the sole intention of stopping you believing that what they are saying to you has nothing to do with the normal meaning in the English language. Their purpose is to cheat you and rob you.

For example, they will say to you "Do you understand? ". In English, that means "Do you comprehend what I am saying to you?" and the automatic response would be "Yes", meaning "I do comprehend what you are saying to me". But these sneaky, underhand people have changed the meaning in Legalese to mean "Do you stand under me? " meaning "Do you grant me authority over you so that you have to obey whatever I tell you to do?".

What makes it even worse, is the fact that they will never tell you that they have switched from English to Legalese, and if that is not dishonest, underhand and unscrupulous, then I don't know what is! If you answer the question believing that English is being spoken, then they pretend that you are contracting with them to become subordinate to them. Whether or not that is actually true is debatable because that is effectively a verbal contract between you and them and for any contract to be valid, there has to be full and open disclosure of all of the terms of the contract, and then, unreserved acceptance by both parties, and in these cases, that has most definitely, not occurred.

But what is the point in all this? Well, this manoeuvre is intended to trick you into agreeing to represent your strawman. Why? Aaah now, that is a good question, but to answer it takes a bit of explaining, and you need to understand the overall situation:

All humans are born equal, with complete freedom of choice and action. If you live in the same place as a lot of other people, then there are a few restrictions which have grown up, by common consent, over time. These restrictions are for your protection and the protection of the other people living near you. These restrictions are called "the Law" (or more accurately: "Common Law") and they are few in number and very easy to understand. They are:

You must not injure or kill anyone.

You must not steal or damage things owned by somebody else.

You must be honest in your dealings and not swindle anyone.

These have resulted from hundreds of years of disputes which have been dealt with through using common sense and the opinions of ordinary people. They are the only limitations on you, and if you don't want to abide by them, then you need to go to some isolated place and stay away from other people.

Many people think that there are hundreds of other laws which they have to keep (and new ones every other day), but that is not so. Those other things are called "statutes" and keeping them is optional for you, the human, BUT they are not optional for your fictitious strawman, and that is why the people who benefit from those things want to

persuade you to represent your strawman and so become subject to all of their invented restrictions and charges.

If you knew that they were optional, would you agree to:

1. Give most of your earnings away in taxes and similar charges?
2. Pay to own a vehicle?
3. Pay to own a television set?
4. Pay to drive on roads which were built with your money?
5. Be forced to join armed services if you are told to?
6. Send an army which is supposed to represent you, into another country to murder innocent people there?

Were you ever told that these things are optional? If you agree to represent your strawman, then these things become binding on you. These are some of the "statutes" which 'politicians' keep inventing in order to make you poor, make them and their friends rich, and keep you in a position where you have to do everything they say, no matter how much that harms you and does away with your natural rights and freedom.

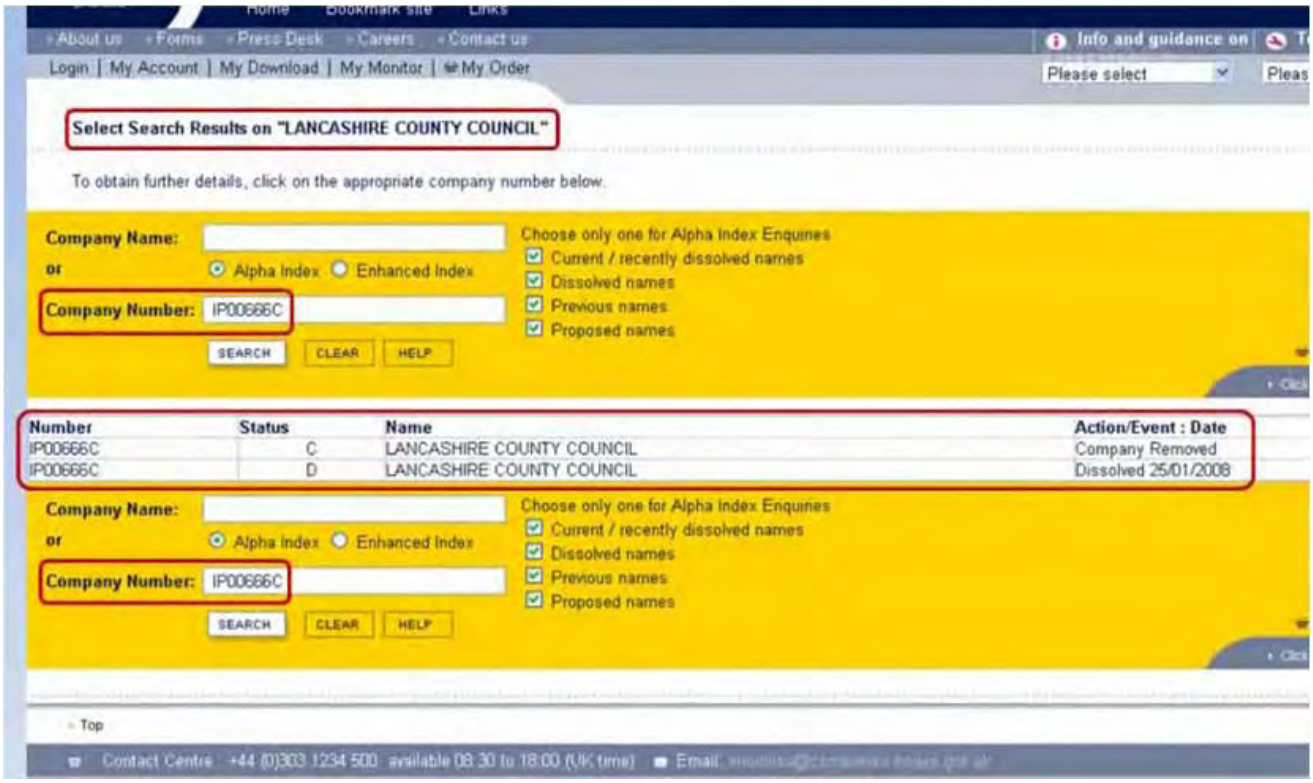
But, says somebody, we elect a government to represent us and so we have to do what they say, after all, they have our best interests at heart don't they?

Well, that is a nice thought, but is it actually true? No it isn't. You think that you elect politicians to represent you in your government, but that is not what you actually do. That is part of a very carefully fostered illusion intended to keep you in your place and giving most of your earnings away (typically, 80% of all you earn). Part of the secret is that what is supposed to be your 'government' is actually a privately owned, for-profit company and all that you do when voting, is help choose the serving officers inside that company. It will never make the slightest difference to what happens in the future as the company policy and actions are controlled by the owners of the company and they are not influenced in any way whatsoever by what you want.

Think this is far fetched? Then check it out via Dun & Bradstreet or any of the other places which records the setting up and performance of the 160,000,000 commercial companies world-wide. When you do that, you will discover that, for example, the House of Commons is a commercial for-profit company (number UC2279443), The Labour Party is a commercial company which trades under the name of "Allister Darling MP", The House of Lords which is the highest court in the land is a private company, the United Kingdom Corporation Ltd. formerly known as the "United Kingdom plc" and which never complied with the law which requires it to file it's financial records, is also a private company. The Ministry of Justice D-U-N-S Number 22-549-8526, Directors: Lord Falconer of Thoroton is a private company set up in the year 1600. The Bank of England is a private company, as is every Court and every Police Force and even the Secretary of State for Trade and Industry is a company and not a person.

It gets even more ridiculous when you discover that The Devon and Cornwall Police is a company which has been taken over by a company owned by IBM which is paid an annual budget of £256,800,000 taken from members of the public. Gilbert and Sullivan would have loved this reality as a script for one of their comedies. Lancashire County Council was incorporated as a company (IP00666C) in 2002. It's registered office was "3rd Floor, Christ Church Precinct, County Hall, Preston" and it was completely dissolved on 25th January 2008 and all of it's Assets and Liabilities were transferred on 12th November 2007 to another company - "The Blues and Twos Credit Union Ltd."

whose registered address is Lancashire Police Headquarters, PO Box 77, Hutton, Preston. Do you by any chance get the feeling that you are being taken for a ride here?



Just in case you are not aware of it, the purpose of any commercial 'for-profit' company or corporation is to make money for it's owners (and shareholders if there are any). The people whom you think of as 'The Government' don't do anything which earns money - instead, they take money from you and their main job is to make sure that you don't realise that they are in the same position as IBM which takes away a cool £256 million of your money every year.

So, why all the pretence of there being a genuine government which you elect and who serve you? They don't want you to understand that they are just running a company which produces nothing of any worth - something like a betting shop, where almost every customer loses money - and wake up to the fact that, unlike what you have been told all your life, this is all optional and you don't need to play their rip-off game any longer unless you want to.

They want you to be so burdened down with paying them money and working so hard and so long that you don't have the time, money or energy to stop and think about what is happening to you and your family.

They are desperate to stop you from just walking away from their scam, and so they make every effort to connect you with the fiction which is your strawman because fictitious entities like commercial companies can't have any dealing with a real man or a real woman - they can only deal with another fiction like your strawman, and it is essential that they fool you into believing that you have to act on behalf of your strawman - which you don't.

They have a number of well-proven methods of distracting you and keeping you from finding out. They want you to see a great deal of entertainment, not because there is anything wrong with entertainment, but while you are watching it you will not be asking awkward questions. Also, they are very careful that most entertainment reinforces their make-believe world and makes it appear to be "the real world" where everyone is under 'The Government', Police Officers uphold the law, taxes are essential in order to keep things going and things which are said to be bad for you, are taxed heavily (not to make money) but supposedly, to encourage you to avoid those things. You will notice that they keep saying that their invented "statutes" are "the law" which they most certainly are not, but if they say it often enough, people start believing it and never think to question what they say.

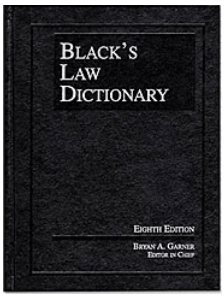
They also have another very effective technique, and that is fear. They want you to be afraid. Afraid of imaginary terrorists. Afraid of disasters. Afraid of new diseases. Afraid of foreign countries. Afraid of "the economy" doing badly and inflation rising. If you doubt this, then take a look at the news and count the number of positive, uplifting news items, and the number of negative or depressing news items. It doesn't take much in the way of research to see the very heavy negative bias in the news. The reason behind this is to make you feel that you need a government and an army to protect you from these supposed dangers. It is easy to keep the news items biased that way, because all of the major news agencies and media outlets in the world are owned by only five or six privately owned commercial companies.

So to supposedly connect you to the strawman which they created for you when your birth was registered, they use the Legalese technique of conning you with the Name of the strawman. If you are ill-advised enough to go to a Court (which is a Corporate place of Business) as "the accused", you will be asked to confirm your name, quoting the full name shown on your birth certificate, which is the LEGAL PERSONALITY. Titles such as Mr, Dr, Lord, PC, QC, or whatever are not asked for as they are not required. The "Accused" is actually the LEGAL PERSONALITY which is the name on the birth certificate, so when they ask for the person's NAME, they are talking to the LEGAL PERSONALITY and not the human. This is because a human cannot exist in the legal world - only pieces of paper can, and that is something which they are very careful not to tell you.

This is a really key issue. Natural Law and Common Law are the only laws which apply to humans and they deal only with harming other people or causing them loss, and outside of those restrictions, a human has free and unlimited entitlement to do anything he chooses which complies with these principles. As opposed to this, Acts of Parliament, "Statutes" and Statutory Instruments "Contracts" do not apply to the human but only to the piece of paper which is the LEGAL PERSONALITY and which has no reality. As the legal fiction of the LEGAL PERSONALITY was created by the company called "the United Kingdom Corporation", it is that company which gets to say what the rights and duties are for that piece of paper.

When a person is born in Britain, the mother and father submit a Birth Certificate Registration Form, which is a piece of paper. There is no requirement under common law to do this. When any limited company or corporation is set up, there is always a

Certificate of Registration in order to create it's LEGAL PERSONALITY and that is a piece of paper. Please note that a British Birth Certificate states quite clearly that it is not evidence of identity, that means that, it has nothing to do with any human. Marked on it is "Crown Copyright" showing clearly that it does not belong to an individual and was created by the crown. This act of Registering a child, makes that child a "ward of the court" and the child can be taken away from the parents at any time. The Legalese definitions of words which sound commonplace, can be found in Black's Law Dictionary and the current edition is the eighth. Interestingly, in Legalese, you the human are defined as a "monster" which shows exactly what the people who use Legalese think of you - charming people aren't they?



Another trick they try to play on you is to imply that a Summons is something which you MUST obey while in fact, it is only an Invitation to attend their place of business. They are NOT inviting you, the man, but instead, they are inviting a LEGAL PERSONALITY to their place of business, and please note that there is a CHOICE as it is only an invitation. The LEGAL PERSONALITY is just a piece of paper, a BIRTH CERTIFICATE created by the commercial company called "The United Kingdom Corporation" and it is not the human. You can't be forced into a contract, so they have to deceive you into entering into one without understanding what you are doing. They are using deception as every Magistrates Court is a trading name of the commercial company called "The Ministry of Justice" D-U-N-S Number 22-549-8526 which does not have a Parent Company listed meaning that it is a Parent Company itself. Legal people on being shown this company registration, responded by saying that if this information is genuine (which it is), then the UK has been lawless for more than 400 years because the whole Justice System is being dealt with by a commercial company.

Going to court in connection with any civil action, is a very bad idea as the only function of a court is to judge between two parties who disagree and then penalise the loser. The court doesn't care who wins or loses, and the objective of the court is to make a profit for it's owners as it is a commercial enterprise and it's purpose is to acquire money from anybody who is fool enough to attend. If you look at the Summons (which is really an invitation) to go to court, you will see that it is not in your name, but in the name of the strawman which they are hoping to fool you into representing.

Dealing With "Debt

Because of the very high percentage of the money earned being taken away from the average person, it is not unusual for people to end up with what looks like "debt". Most people spend their time worrying over the statement of what they are told they owe, and do endless calculations to see if they agree with the numbers which they have been sent. Again, this is the sort of misdirection which magicians use to fool audiences, distracting their attention away from where the action is really taking place. Here, the question is really not "How much is owed?" but instead it is "Is anything actually owed?".

You need to remember that any financial institution is a legal fiction and does not actually exist. As a result of this, it can only deal with other legal fictions (essentially, other pieces of paper) and it can't have any dealings with a man or a woman as they are not legal fictions. It is also important to understand what passes for money nowadays. Let's say our trusty friend James Martin goes looking for a loan and he fills in an application form with the Swindle Bank Limited for £10,000. Interestingly, the form which he is asked to sign, says that he has already received the £10,000 although the loan has not yet been approved.

The next day, the loan is approved and James is handed a cheque which he is asked to sign and lodge to his account with the bank. We won't follow up on that very interesting procedure at this time, but please remember that he has now provided two signatures for £10,000 in the strawman name, and all he has received is a 1 and four zeros in the accounts of the Swindle Bank Limited.

All goes well for several months until James loses his job and does not manage to get another one. This is financial trouble which he does not know how to deal with. Time goes by and James has not had sufficient money to make payments against his loan from the Swindle Bank Limited. He starts getting letters from the bank saying that he must pay the arrears immediately and keep up with the payments in future. There is not the slightest chance of that happening as James just does not have the money and he does not know what to do.

Fortunately, Peter, the next door neighbour of James happens to be an independent financial advisor with years of experience, and James has the brainwave of asking him for help. Peter is willing to help and so he sits down and goes through all of the paperwork. Then he tells James: "You must not ignore this situation. Write back immediately and say that you agree to pay any financial obligation which you might lawfully owe, ON CONDITION that they:

1. *Provide validation of the debt, that is, the actual accounting.*
2. *Verification of their claim against you, that is, a signed Invoice.*
3. *A copy of the Contract binding both parties (you and them), and send that letter by recorded delivery so that there is an independent witness to it having been delivered."*

Every letter you write should be marked clearly "Without Prejudice" which means that you reserve all your lawful rights and accept no contract unless it is shown to be lawful by meeting the four conditions essential to a lawful, binding contract, namely:

1. *Full Disclosure (you were not told that you were actually creating the credit with your signature)*
2. *Equal Consideration (they brought nothing of value to the table and so have nothing to lose)*
3. *Lawful Terms and Conditions (yours were actually based on fraud), and*
4. *The signatures of both parties (corporations can't sign because they have no Right or Mind to contract since they are soul-less legal fictions, and no third party can sign a contract on their behalf).*

Peter then tells James that agreeing to pay, provided that evidence of a lawful debt can be produced, stops him being taken to court because courts only adjudicate between

parties who are in dispute, and as James has agreed to pay, there is no dispute, so the court would not accept any application for a hearing. If the Swindle Bank were foolish enough to try, James has only to send the court a copy of his letter agreeing to pay and the case would be thrown out immediately (and the Bank might well be penalised for wasting court time).

The bank is now in trouble as it has been running a con game on James and so can't produce the documents for which James has asked. The request by James was reasonable in every respect. However, a loan agreement is a contract and so there has to be full disclosure of all the details (which there wasn't), both sides have to put up something of equal worth (which didn't happen) and the contract has to be signed by both parties (which the bank can't do). So, the bank has a real problem.

The bank will probably send a Statement of what it wants James to believe is the outstanding amount. James should return this with a polite note saying that a Statement is not an Invoice, so would they please provide a signed Invoice as requested. They will also probably send a photocopy of his Loan Application form, at which point James should write back and point out politely that it does not constitute a contract as it is only signed by one of the parties (himself) and he has asked for a copy of the Contract signed by both parties.

The bank is likely to go silent at this point and stop corresponding with James. James should then write again, requesting that the necessary documents be sent to him within the next fourteen (or perhaps 28) days, and if that does not happen, then he will consider the debt to be fully discharged.

The bank will either remain silent or write back to say that the debt is fully discharged. If the bank tries phoning, then just tell them politely that you only wish to deal with this matter in writing, and ring off. If the bank remains silent for the stated period, then James should write back stating that due to the bank's failure to provide the necessary evidence of a lawful debt within the reasonable time provided, that James now considers that the debt is fully discharged and ask the bank to confirm that in writing. The bank will normally write back confirming that the debt is fully discharged and that there is nothing owing and if it does not do that, then it will just stop asking for any further payments.

The reasons for how and why this takes place, takes a good deal of explaining and many people find it difficult to understand. So, it is covered in detail here. Many people think that this process sounds like you ripping off the bank, but this is definitely not the case.

What is money?

Originally in England, the unit of money was called "one pound sterling". That was because it was literally, sterling silver a weighing one pound. As it was quite difficult to carry several pounds weight of currency round with you, it was arranged that the actual silver could be held in a bank and a promissory note which was essentially, a receipt for the deposit of each pound of silver, was issued. It was much easier to carry these "bank notes" around and to do business with them. If you wanted to, you could always take these notes to a bank and ask for them to be cashed,

and what happened then was that the bank would hand you the equivalent weight of sterling silver in exchange for the notes.

Today, the currency in England is still "bank notes" which are certainly easier to carry around, but there is one very important difference. These notes are issued by the private company called "The Bank of England" (which is as good a name for a company as any other name). However, if you were to take one of their bank notes to the premises of that company and ask for it to be cashed, all that they would do is give you another note with the same number of pounds written on it, or alternatively, some other notes with smaller numbers printed on them. This is because, unlike the original bank notes, there is nothing of any physical value backing up the bank notes of today - they are only worth the physical paper on which they are printed.

It actually gets worse than that. What happens most commonly nowadays is that they do not even bother printing those pieces of paper. Now, they just tap some numbers into a computer record, or if they are old-fashioned enough, they write the numbers into a ledger. What do those numbers represent? Nothing at all - they have no actual value, in other words, just as much value as if you typed them into your own computer - quite meaningless. And yet, a bank or other financial institution will merrily "lend" you those numbers in return for years of your work - now isn't that really generous of them?

Actually, this is not at all funny, because if you don't keep paying them money earned by your very real work, then they will attempt to take your house and possessions away from you. This won't happen if you understand that what they lent you was actually valueless. Take the case of Jerome Daly of Minnesota in America. In court, Jerome challenged the right of the bank to foreclose on his home which had been purchased with a loan from the bank. Jerome argued that any mortgage contract required that both parties (that is, himself and the bank), to put up a legitimate form of property for the exchange. In legal language, that is called a legitimate "consideration" put forward by both parties to the contract.

Jerome explained that the "money" was in fact, not the property of the bank as it had been created out of nothing as soon as the loan agreement was signed. That is, the money does not come out of the bank's existing assets as the bank is simply inventing it and in reality, the bank is putting up nothing of it's own, except for a theoretical liability on paper. As the court case progressed, the President of the bank, Mr Morgan, took the stand and admitted that the bank, in combination with the (privately owned commercial company called) "The Federal Reserve Bank", created the entire amount of the loan in credit in it's own books by means of a bookkeeping entry, the money and credit coming into existence when they created it. Further, Mr Morgan admitted that no United States Law or Statute existed which gave him the right to do this. A lawful consideration must exist and must be tendered to support the loan agreement. The jury found that there had been no lawful consideration put forward by the bank and so the court rejected the bank's application for foreclosure and Jerome Daly kept his home.

That is exactly the situation with all British mortgages. When someone makes an application for a mortgage or any other loan, the applicant's signature is required on the

application form before the loan is approved. That signed application is a valuable piece of paper which the bank can lodge in it's accounts as a credit to the bank for the amount of the loan. The bank could just keep that application form and stay £100,000 or whatever, ahead, but they want more, much more. They want the borrower to pay them that same amount again, funding it by years of work, and not only the amount of the supposed "loan" but significant extra in interest. Why do you think that they are so keen to lend you "money" - they are even willing to lend to people with very poor credit records as there is no way that the bank can lose out on the deal, no matter what happens.

This is why, if a company starts demanding payment of large sums of money, you start by asking them to provide the "accounting" for the deal. In other words, you are asking them to show in writing that they provided something of genuine worth as their side of the loan contract. As they invented the money as numbers in their books with no real worth attached to those numbers, they are in deep trouble as they can't comply with your demand to see their accounting for the deal. Did you ever wonder how the average bank manages to make hundreds of millions of pounds profit every year? Well, you are looking right at where a large chunk of it comes from.

The Bookkeeping

This next part of the information may be a little difficult to understand. When any business is being run, the accounts are recorded as money coming in and money going out. For a bank, the money coming in is called a "Credit" and money going out is called a "Debit". The objective is to have these two amounts match each other for any customer. Not everything done in banking is immediately obvious to the average person and so it may be a little difficult to understand how everything works in this area.

If you have an account with a bank and you deposit £500 to open the account, the bank enters that in it's books as a Credit. The Credit on your account is £500 and the Debit is £0 and so the balance has a positive, or Credit value of £500.

If you were to withdraw £600, then the bank would record this as a Debit of £600 and as the Credit balance on your account is £500, the balance on your account would be £100 in Debit, that is, overdrawn by £100.

If you were to lodge a further £100 and then close your account, the bank would not have any problem, other than the fact that they would like to keep you on as a customer. As far as the accounting goes, your account is balanced and the bank is satisfied with the state of affairs, £600 has come in and £600 has gone out, the books balance - case closed.

Now, if you were to apply for a loan (mortgage or otherwise) for £100,000 from the bank, they would give you an application form which is set out in such a way that you have to fill in the strawman's name rather than your own - separate boxes with one of them containing "Mr" and they may even require you to fill the form in using block capitals. You may think that the capitals are so that they can read you writing or perhaps, to make it easier for it to be entered into a computer, but the name in those capital letters belongs to the strawman and not to you. You have actually just made an application on behalf of the strawman and not on behalf of yourself!

You might wonder why they would want to do that. After all, what could they ever get from the strawman? Well, you might be surprised. When the strawman was incorporated they assigned a large monetary value to it, possibly £100,000,000 and they have been trading on the stock market on behalf of the strawman ever since, and you know how many years that has been. So, very surprisingly, in their opinion, the little fellow is really very rich, and you have just authorised them to take the amount of your loan application from the strawman's account. So before the bank passes you any money, it has already got it's money from the strawman account and entered it in it's books as a £100,000 Credit to your loan account. They then place £100,000 into your loan account as a Debit. Interestingly, that loan account is now balanced and could easily be closed off as a completed deal.

This is where the sneaky part comes in. To get the money out of your account, you have to write and sign a cheque for £100,000 on that account. What does the bank do with cheques which you sign? It assigns them to the account as an asset of the bank, and suddenly, the bank is ahead by £100,000 because the cheque is in the name of the strawman who can supply the bank with almost any amount of money. But it doesn't end there, as the bank is confident that you know so little about what is going on that you will pay them anything up to £100,000 over the years, against what you believe you owe them! If that happens, then they have made yet another £100,000 for the bank. To make things even better for them, they want you to pay them interest on the money which you (don't actually) owe them. Overall, they make a great deal of money when you borrow from them, so perhaps you can see now why banks make hundreds of millions in profit each year.

If the loan was used to buy a property, then the bank probably insisted that you lodged the title deeds with them as soon as the property deal was completed. If you then fail to keep paying them, they are likely to attempt to foreclose on the "loan" and sell your property quickly for an even greater profit. And to add insult to injury, if the property sale did not exceed the amount of the "loan" plus the charges for selling it, then they are likely to claim that you owe them the difference!

Perhaps you can now see why Jerome Daly told them to go take a running jump at themselves, and why your asking for "the accounting" for any loan made to you, puts the bank in an impossible situation. If the bank then just writes and says that the "debt" is fully discharged, they still have made a massive profit on the operation and they also hope that the vast majority of customers will not catch on to the fact that they are paying far too much or even that there is a strawman involved.

Please don't feel that you are ripping the banks off if you don't pay them what they are asking you to pay - they have already recovered everything paid out before you start paying them for the second or third time.

When it is a Mortgage the entire process is very much the same. The "Debt-Free Sovereign" web site http://www.freewebs.com/debtfreesovereign/ gives a very clear description of the process in Canada, and the process everywhere else is much the same. They describe a typical property sale and mortgage this way:

The buyer goes to Magic Bank in response to the bank's claim that it is in the business of lending money in accordance to its corporate charter. The buyer went to the bank believing that Magic Bank had the asset (money) to lend. Magic Bank never tells its

customers the truth that it does not have any money to lend, nor that Magic Bank is not permitted to use their depositors' money to lend to its borrowers.

Notwithstanding the fact that Magic Bank does not have any money to lend, Magic Bank makes the buyer/borrower sign a mortgage loan application form which is essentially a promissory note that the buyer/borrower promises to pay Magic Bank for the money (what money?) which he is supposed to receive from Magic Bank even before any value or consideration is received by the buyer/borrower from Magic Bank. This promissory note is a valuable consideration, a receivable and therefore an asset transferred from the buyer to the bank which Magic Bank enters into its own asset account as a cash deposit.

After making sure that the buyer has the ability to pay the required monthly payments (the buyer has credit), Magic Bank agrees to lend the buyer the money (cash) to pay the seller. Magic Bank has no money to lend but it gave the buyer a promise to lend money by way of a commitment letter, loan approval letter, loan authorisation or loan confirmation letter, etc., signed by a bank official or loans/mortgage officer employed by Magic Bank.

Magic Bank's acceptance of the buyer's promissory note made the bank liable to the buyer/borrower for the full face value of the promissory note which is the agreed purchase price of the property, less any cash deposit or down payment money paid by the buyer directly to the seller. It is important to note at this point that all real estate transactions require that the property being sold must be conveyed by the seller to the buyer free of all liens and encumbrances which means that all liens such as existing mortgages, judgments, etc. must be paid before the property can be mortgaged by the buyer as collateral to the mortgage loan which is yet to be received by the buyer pursuant the promise made by Magic Bank. How can the seller pay off his mortgage and obtain clear title if he has not yet received any money from the buyer? And how can the buyer mortgage a property that does not yet belong to him?

This dilemma is solved using Magic Bank's magic tricks. Magic Bank, in concert with other magicians, the bank's lawyers or notaries, causes all the liens and encumbrances to magically disappear by using a cheque drawn in the name of Magic Bank backed by the buyer's promissory note and the agreement of purchase and sale. This cheque is deposited into the lawyer's trust account. In essence, Magic Bank and it's magicians, the lawyers and notaries used the buyer's promissory note as the cash to enable the purchase agreement. It was the buyer's promissory note that made the conveyancing possible. Magic Bank caused the property to be conveyed to the buyer from the seller clear title, free and clear of all liens and encumbrances. The property now belongs to the buyer which makes it possible for the buyer to mortgage the property to Magic Bank. The buyer paid for it using his own promissory note.

At this point, the seller has not yet received any money or cash so Magic Bank and it's magicians must perform more magic in order to satisfy the seller's requirement that he must get paid or the whole deal is null and void. The seller does not even know that the property had been magically conveyed to the buyer's name in order for the seller to receive any money.

The ensuing magic trick is accomplished this way. The buyer is made to sign another promissory note. The mortgage contract is attached to the bottom of the promissory note which makes the buyer liable to pay Magic Bank for the money or the loan which the buyer has not yet or will never receive for up to twenty five years or more depending

on the term of the mortgage contract. This note is linked to the collateral through the mortgage contract and as such, it is valuable to Magic Bank.

Magic Bank then goes to Bank of Canada or to another bank through it's accomplice, the Canadian Payment Association to pledge the deal that they have just got from the buyer for credit. Bank of Canada then gives Magic Bank the "credit". Remember, it is not Magic Bank's credit, it was the buyer's credit who promised to pay Magic Bank if and when the money is received by the buyer from Magic Bank, payable for up to 25 years or more.

Note: What happened above is basically a "swap", a transaction all banks do to 'monetise' security. In this case, the second promissory note that is linked to the mortgage contract and signed by the buyer is a mortgage-backed security.

Magic Bank will then agree to pay Bank of Canada a certain percentage of interest over "prime". Thus the buyer's loan package goes to Bank of Canada which credits Magic Bank with the full amount of credit which is the total amount of the money Magic Bank is entitled to receive after 25 years which is the amount of the principal plus all the interest payments the buyer has promised to pay to Magic Bank for 25 years or more which is usually three times the amount of the money promised by Magic Bank to the buyer. By magic, Magic Bank just enriched itself and got paid in advance, without using or risking it's own money.

Magic Bank's magician, the lawyer who holds the cheque that is backed by the buyer's original promissory note, then writes a cheque to the seller as payment for the property. In effect, the buyer paid the seller with his own money by virtue of the fact that it was the buyer's own money (the promissory note) that made the purchase and sale possible. Magic Bank just made a cool 300% profit without using or risking any capital of its own. Neither was there any depositor's money deducted from Magic Bank's asset account in this transaction.

What really happened was pure deception and if we the people tried to do this, we would end up in prison being found guilty of fraud and criminal conversion not to mention that the property would have been seized by the court.

This is only a crime if we, the people, do it to each other, as it would be an indictable crime if we issue a cheque with no funds. There would not be any deal, no purchase and sale agreement because there is no valuable consideration. In order to de-criminalise the transaction, we need Magic Bank and their cohorts to make the deal happen. It is really a conspiracy of sorts but these "persons", the banks, the lawyers, the land title offices or even the courts do not consider the transaction as fraudulent transactions because these transactions happen all the time.

Such a contract is "void ab-initio" or "void from the beginning" which meant that the contract never took place in the first place. Moreover, the good faith and fair dealing requirement through full disclosure is non-existent which further voids the contract. Magic Bank failed to disclose to the buyer that it will not be giving the buyer any valuable consideration and taking interest back as additional benefit to unjustly enrich the corporation. Magic Bank also failed to disclose how much profit they are going to make on the deal.

Magic Bank led the buyer to believe that the money going to the seller would be coming from its own asset account. They lied because they knew, or ought to have known, that their own book or ledger would show that Magic Bank does not have any money to lend

and that their records will show that no such loan transaction ever took place. Their own book will show that there would be no debits from Magic Bank's asset account at all and all that would show up are the two entries made when the buyer gave Magic Bank the first collateral or the promissory note which enabled Magic Bank to cut a cheque which made it possible to convey the property from seller to the buyer free and clear of all liens or encumbrances as required by the agreement of purchase and sale entered into in writing between the buyer and the seller. What really happened was not magic; in reality, the buyer's promissory note was used by Magic Bank and it's magicians - the lawyers and land title clerks, to convey free title to the buyer from the seller. So why do we need the mortgage contract?

The other entry that would show up when we audit Magic Bank's accounts, is the other pledge of collateral including the buyer's promissory note which was converted (unlawfully and without disclosure or permission from the buyer) into a mortgage-backed security which was "swapped" or deposited by Magic Bank to Bank of Canada and "cleared" through the Canadian Payment Association for which another deposit was entered into Magic Bank's transaction account.

From the above, we can list all the criminal acts perpetrated by Magic Bank:

1. **The mortgage contract was "void ab-initio" because Magic Bank lied and never intended to lend a single cent of their own asset or depositor's money to the buyer.**

2. **A valid contract must have lawful or valuable consideration. The contract failed for anticipated breach. Magic Bank never planned to give the buyer/borrower any valuable consideration.**

3. **Magic Bank breached all its fiduciary duties to the buyer and is therefore guilty of criminal breach of trust by failing in it's good faith requirement.**

4. **Magic Bank concealed the fact from the buyer that it would be using the buyer's promissory notes; first to clear all the liens and encumbrances in order to convey clear title to the buyer and then use the second promissory note to obtain more money from Bank of Canada or other institutions that buy and sell mortgage-backed security. Magic Bank received up to three times the amount of money required to purchase the property and kept the proceeds to itself without telling the buyer.**

5. **Magic Bank violated its corporate charter by lending "credit" or "nothing at all" to the buyer and then charging interests on this make-believe loan. Banks are only licensed to lend their own money, not other people's money. Magic Bank used the buyer's promissory note to clear the title which essentially purchased the property from the seller. The transaction is "an ultra vires" transaction because Magic Bank has engaged in a contract outside of it's lawful mandate. An ultra vires contract is void or voidable because it is non-existent in law.**

6. **Everyone involved in this undertaking with Magic Bank, starting with the loan or mortgage officer, the lawyers, the land title office and even the central bank are equally guilty by association by aiding and abetting Magic Bank in it's commission of it's crimes against the buyer and the people who would eventually have to absorb all of the loss through increased taxes, etc.**

In the final analysis, Magic Bank and the others who profited from the ultra vires transaction are all guilty of unjust enrichment and fraud for deceiving the buyer and the people, and for acting in concert in this joint endeavour to deceive the buyer.

Dealing With The Police

Years ago, a policeman was your friend and defender. Things have changed now that Police Forces have become commercial organisations, dedicated to producing a profit by taking money from you in the form of Fixed Penalty Notices, Speeding Fines, Parking Fines and any number of other charges. It was stated on national TV this morning that in the last thirteen years, three thousand additional offences have been invented.

As each individual Police Force is a commercial company, in a way, not unlike a McDonalds Restaurant in strategy, it has no authority to enforce anything, any more than a McDonalds has. The men and women who work under the banner of their local Police Force have two separate roles. When they take up their occupation, they take an oath of office, pledging to uphold the law. That oath, and nothing else, gives them the authority to act to enforce Common Law - that is, the few things which are listed near the start of the "Legalese" section above. It does not authorise them to do anything connected with so-called "government" statutes and so they have been trained to use Legalese to entrap uninformed members of the public. To be fair, it is highly likely that members of the police force are not aware of what they are doing and do not understand the difference between "legal" statutes (which are optional) and the "lawful" Common Law requirements which apply to everyone and are not optional.

Please don't get me wrong. Most policemen and policewomen do a great job and assist members of the public, often above and beyond the requirements of their job - opposing bullying, intimidation, fraud, etc. and comforting in cases of bereavement or injury. Admittedly, the commercial companies who control the Police Forces are working hard to end this sort of positive behaviour, using ridiculous "Health and Safety" regulations as an excuse, even to the extent that police officers are instructed to stand by and watch somebody drown and not attempt to save them. This is not the choice of the officer but the instructions of the owners of the company.

Because these thousands of invented offences don't apply to anybody unless they agree to be bound by them, it becomes essential for a police officer to (possibly inadvertently) persuade a member of the public to agree to subject himself to these unnecessary restrictions and agree to pay invented cash penalties to the local commercial company called the "Police Force" or "Constabulary". The normal first attempt to establish this spurious dominance of the police officer is by him asking for your name. This is not an innocent question and it is essential that you are very careful in what you say as there are verbal Legalese booby traps all over the place.

One suitable reply is "The law does not require me to provide that information" which is entirely correct and avoids pitfall number one, and no matter how often the question is asked, the answer is always the same. It is also vitally important not to argue with a police officer as that is another Legalese booby trap which makes you subject to the thousands of hateful regulations designed to part you from your money. So, only answer questions (ideally with a non-aggressive question) and don't volunteer any information at all.

If the police officer says "You were exceeding the speed limit", you could say "Was I?" as you don't argue, nor do you point out that Common Law does not require anyone to keep to speed limits, obey road signs, park only where directed, etc. even though that is perfectly true.

As mentioned before, if the police officer says "Do you understand?" then your response should be "No! I do NOT stand under you in this matter". As before, the question is a Legalese trap and has nothing whatsoever to do with understanding anything which has been said.

Under Common Law, an offence has only been committed if there is a victim (somebody who has been killed or injured, had possessions damaged or stolen or who has been defrauded). So, if the police officer keeps pushing you to agree to pay his company money when you don't need to, then a good question to ask might be Who is the victim?". An alternative is to ask "What is the charge, or am I free to go?". If you stick to these things, then the police officer has nothing to work on as you have not agreed to be bound by statutes, you have not provided a name and address for him to write on an Invoice (or "Fixed Penalty Notice" as they like to call it) and you have not entered into a "controversy" by arguing with him or into "dishonour" by refusing him point blank.

There is one other thing, and that is, without being aggressive or offensive in any way, you must not do anything which he tells you to do because if you do, then those charming Legalese people can see that as you agreeing to "stand under" him and become subject to his "legal" (not "lawful") authority, and so become liable to those thousands of cunning plans called "statutes", carefully crafted in order to rob you in a perfectly "legal" way.

One thing which any police officer needs to become aware of is the fact that they do not have any security provided by the Police Force which employs them. In any situation which does not involve Common Law, the police officer is on his own, acting as an individual and as such is wide open to action against him either under Common Law if he is acting unlawfully or by civil court action if his actions warrant it. If there is failure to establish "Joinder" (which is where a human agrees voluntarily to represent the strawman and so become subject to statutes), then the presumed authority of a police officer does not exist in any respect and he is acting solely as an individual whose only authority is to enforce Common Law and nothing else.

Registration

Most people believe that when they buy a new car that they have to register it (in Britain, with the commercial company known as the "Driver and Vehicle Licensing Agency"). What very few people are aware of is the fact that the act of applying for registration actually transfers the physical ownership of the vehicle from you the purchaser who paid the money, to the Licensing Authority who licenced the vehicle. That is, you have just given the vehicle away to a commercial company who has done nothing at all for you and which does not have your best interests at heart. As it is unlawful to swindle anyone, I would be most interested to hear any reason whatsoever as to why this registration should not be deemed to be unlawful as I can't think of any reason or basis why this should not be considered blatant and obvious fraud, and there has certainly not been full disclosure of the terms of the contract.

The change of ownership is shown by the fact that you, the previous owner, are now sent a document stating that you are now "the Registered Keeper" of the vehicle which you have just bought. You are left to pay for maintaining the vehicle which you do not own, and the actual owner can, and will, destroy the vehicle (which cost the owner nothing) if you, the 'Registered Keeper' do not keep on paying for the use of the vehicle. Destroying the vehicle would be unlawful if the vehicle did not belong to the company doing the destroying.

The vehicle will be crushed if the "Road Tax" is not paid. That 'tax' is substantial and was originally introduced as a fund contributed to by the drivers of vehicles, in order to build new roads for those vehicles to drive on, and to maintain all existing roads. That was a very reasonable idea, and it means that all the roads in the country belong to the people who paid the money for them to be built and repaired.

That Road Tax Fund has been hi-jacked and I have seen reports which state that 85% of that money is taken for other things which are in no way related to roads or driving. Local Authorities say that they can't maintain roads properly as they do not have sufficient funds to do the work. The 'Road Tax' is increased for vehicles with large engines on the laughable excuse that they burn more fuel and so contribute more to global warming. The real reason for the increase is, as ever, just a method of taking more money from people who have no idea what is going on. There is even a proposal now, that motorists be charged for every mile that they drive along the roads which they paid for and own.

That, of course, is not the only stream of income from vehicles. A major source of income is from the massive 'tax' on fuel for vehicles, and it has been stated that an incredible 85% of the selling price is the proportion which is not needed for the location, extraction, processing and delivery of the actual fuel. In passing it can be remarked that vehicles can be run on water, compressed air, energy direct from the environment, permanent magnets, and even on gravity. It, no doubt, will come as a great shock to you that the inventors who have done this have disappeared suddenly as soon as they started testing their prototypes. Far fetched? I personally know five people who have been told to "cease and desist - or else". When you understand the billions and billions in profit which are made through selling oil products, actions like that become very understandable, especially since the people who do these things own the police forces and courts and so they know that there will be no comeback no matter what they do.

You would think that there could be no further money to be squeezed out of the person who buys a car, but that is not the case. There are two further major charges. The first is an import duty on vehicles brought into the country from outside and that can be a substantial amount. The second is a most damaging charge called "Value Added Tax" in Britain and "Sales Tax" elsewhere. That tax is at present, 17.5% and forms a major increase in the selling price of almost everything. No matter how much your earned income is taxed, the remainder will be used to make purchases, almost all of which will be taxed themselves and the components used in their manufacture, transport and advertising are themselves taxed, raising the price even further. When these things are taken into account, it has been estimated that 80% of a person's earnings is taken away by the various taxes and other unnecessary charges. Professional economists have stated that the supposedly-free people living in 'democratic' Britain are actually substantially worse off than the 'serf' slaves of earlier times - so much for 'freedom' !

So, what about the Driving Licence or in America, the Driver's Licence? Under Common Law, humans have the right to travel freely and these days, that includes using a vehicle when travelling. The Legalese people want to persuade you that you are no longer a "Traveller" under Common Law, but instead, you are a "Driver" subject to their statutes, and they demand that a "Driver" must have a driving licence, car tax, car insurance, and anything else that they can think up. If you wish to live in freedom and somebody asks to see your licence (which would have been issued by your 'begging' for the supply of one and so subjecting yourself voluntarily to their authority by doing so), then the question is "Why would I want one of those?".

A driving licence is only needed for the driver of a vehicle which is taking part in commerce. It can be argued that transporting a strawman is a commercial undertaking, so it would be advisable not to have anything related to a strawman with you. It is also very important not to give your name, address or (supposed) date of birth or to show any form of ID as that places you in a position of voluntary submission by:

(a) Obeying the command of another human being (who is of equal standing to you) and/or

(b) Associating yourself with, and consequently representing, a strawman who is automatically subject to all statutes, being itself, a legal fiction and part of that fictional world.

So, if you are not carrying a passenger who is paying for the journey and you are not stopping off on the journey to sell things and you are not transporting a strawman, then you are not a "Driver" with a "Passenger", but instead, you are a "Traveller" with a "Guest" if you are accompanied by a human who is not a "person" and who is not carrying a strawman around with him. Travellers do not need a driving licence.

Postal Demands

Each person generally gets a number of demands for amounts to be paid. As an example of this, in Britain there is an annual charge for a television Licence. This is something which Americans find bizarre and highly amusing as they have nothing like it and find the notion laughable. If you get a demand for payment for any such licence, you will notice that it is not addressed to you, the human, but to the fiction which is the strawman which has a name which sounds like your name but is not the same. The name will be printed on the demand in all capital letters, or in rare cases will be preceded by "Mr", "Mrs" or "Miss", and any of those names refer to the strawman who sounds like you and which has a creation date which matches what you have been told was your birthday. You can pay this demand if you want to, but it is entirely optional and remember that it is not YOU who is being billed. Also worth remembering that you, the human, are bound by Common Law and not legal statutes, and Common Law does not require you to pay any form of tax.

The company invoicing the strawman is hoping that you don't catch on to the fact that it is not you who is being billed, and so make the payment as a mistake on your part. Interestingly, the strawman does not own a television set and so is not required to have a licence anyway. Being only a piece of paper, the strawman can be considered to be deaf, dumb, blind and paralysed as it can't perform any action, can't see anything, can't hear anything and can't say anything. Anyway, the company looking for the money is

in the business of fooling people, so it sends out batches of letters to an area, claiming that a "detector van" will be in the area in a few days and so anyone without a licence will be detected and prosecuted, so better get one now. This is done in the hope that a percentage of the people mailed will fall for it and start paying them money. They may even send around a van with all sorts of peculiar attachments on it, in the hope that it will frighten residents of the area who are not already paying them. A driver of one of those vans says that none of the equipment in the van does anything and certainly can't detect anything to do with television - it's all there as window dressing for the operation. The reality is that they just check the addresses against their database of who is already paying them.

If you don't want to pay this unnecessary charge on behalf of a strawman, then you can mark the envelope "NO CONTRACT - Return to Sender" and put it in a post box. Any subsequent letters can be treated in exactly the same way. As in all cases, do not have any telephone conversations about it, as verbal communications bristle with Legalese verbal traps. At most, say that you wish to deal with any such matters by post and terminate the call. It does not matter in the slightest if an employee turns up at your home and hands you a letter or puts it through your letter box. The letter is NOT for you or even addressed to you - it is addressed to the strawman, so it can be posted back the same as any other letter.

If you wish, you can take a more forceful, direct stance as demonstrated here by a letter issued by Christopher Lees when dealing with a Fixed Penalty Notice:

Dear Sirs,

Please read the following notice thoroughly and carefully before responding. It is a notice. It informs you. It means what it says.

The reason why you need to read carefully is simple. I am offering conditional agreement. This removes controversy, and means that you no longer have any ultimate recourse to a court of law in this matter, because there is no controversy upon which it could adjudicate. You always have the option of dragging these conditions into a court of law only to be told that they are, indeed, perfectly lawful. That is, of course, always your prerogative should you decide to waste your time.

For this reason it is important that you consider and respond to the offer in substance. The 'nearest official form' will not suffice, and consequently is likely to be ignored by myself without any dishonour on my part.

On the other hand there is a time-limit on the agreement being offered. It is reasonable, and if it runs out then you and all associated parties are in default, removing any and all lawful excuse on your part for proceeding in this matter.

For these reasons it is recommended that you carefully consider this notice and respond in substance, which means actually addressing the points raised herein.

You have apparently made allegations of criminal conduct against me.

You have apparently made demands upon me.

I do not understand those apparent demands and therefore cannot lawfully fulfil them. I seek clarification of your document so that I may act according to the law and maintain my entire body of inalienable Natural Rights.

Failure to accept this offer to clarify and to do so completely and in good faith within 7 (seven) days will be deemed by all parties to mean you and your principal or other parties abandon all demands upon me.

I conditionally accept your offer to agree that I am legal fiction 'person' Mr Christopher Mark Lees and that I owe £70 for services rendered by your company, upon proof of claim of all of the following:

1. Upon proof of claim that I am a person, and not a human being.

2. Upon proof of claim that you know what a 'person' actually is, in legal terms.

3. Upon proof of claim that you know the difference between a 'human being' and a 'person', legally speaking.

4. Upon proof of claim that you know the difference between 'legal' and a 'lawful'.

5. Upon proof of claim that I am legal fiction 'person' Mr Christopher Mark Lees, being the entity to which your paperwork was addressed, and not Christopher: of the Lees family, as commonly called.

6. Upon proof of claim that the charge was the result of a lawful investigation unmarred by prejudice.

7. Upon proof of claim that I am a member of the society whose statutes and subsisting regulations you are enforcing.

8. Upon proof of claim that I showed you some sort of identification.

9. Upon proof of claim that there is a nameable society that I belong to and that the laws covered within any alleged transgressions state that they apply to me within that named society.

Sincerely and without ill will, vexation or frivolity

By: ***_____ * (Agent)**

Christopher: of the Lees family

WITHOUT PREJUDICE, i.e. all Natural Inalienable Rights Reserved

Please address all future correspondence in the matter to a direct Human Self, namely Christopher: of the Lees family, as commonly called.

Encl: Original paperwork as received.

Consent

All men are born equal and so nobody has the right to command you, make demands of you or force you to do anything. The most that anyone can do is to make you an offer. Even though they may say that it is an "Order" or a "Demand" or a "Summons", it is in reality, an offer which you are free to accept, or not accept, as you choose. This is why they keep using "Applications", "Registrations" and "Submissions" as those things give them power over you through your (unwitting) consent. They are hoping that you will break the law by the way that you deal with their offer. If you just ignore the offer, you are stepping into what is called "dishonour" so the only effective way of dealing with the offer is 'conditional acceptance' as already mentioned. If you accept their offer without imposing any conditions, then you are accepting that they have the power to order you around, and that places you under their authority, because you have just chosen to accept their offer (even though you may not understand that you are accepting their offer for them to have authority over you).

They are also very keen to get you arguing with them as that also places you in "dishonour" and if there is a court case, the judge just looks to see who is in dishonour. Remember, in civil cases the court is a commercial operation where the judge doesn't care who is right or wrong, just who will pay the court. So, we accept all offers but with our conditions attached to each offer and that prevents them taking us to court -

remember, courts only deal with disputes and if you accept (conditionally) each offer, there can't be any dispute and so there can't be any kind of court involvement. Some offers are "Notices" and a Notice has to be clear, concise and unequivocal. You can discharge a Notice by seeking clarification, that is by writing back, asking the meaning of a word, stating that you don't understand the word. They were hoping that you would just ignore the Notice and so go into dishonour and become liable.

A Parking Ticket is a "Notice", and please be aware that a Parking Ticket is not a bill, but instead it is a Notice telling you that there is something to which you should pay attention. So you write back saying that you have noticed their Notice and that as they appear to think that you owe them money, you are happy to pay, but first you need some verification before payment is made. "First, there is a need to verify the debt, so please send me a bill with a signature on it. Also, I need to see the lawful, two-party contract supporting that bill". As they can't supply either of those things, it kills the claim stone dead, so just keep insisting that they either supply those things or else stop bothering you.

An interesting alternative is that if they send you a final notice marked "Remittance", then that piece of paper actually has the value of the money amount written on it. The really silly thing is that you have the option to write "Accepted for value" on that piece of paper, sign it with your name and post it back to them, and technically, that concludes the matter by paying the amount demanded. Who was it that said "it's a mad, mad, mad, mad world"? Actually, the payment comes out of the vast amount of money which your strawman has accumulated over the years, and your signing the document as "Accepted for value", authorises them to take the payment from your strawman account and that suits them as well as suiting you. There is a web site for checking how much you strawman is worth - see this video:
http://www.youtube.com/watch?v=f8O_flYaRe0&feature=related where the presenter discovers that his strawman has $224,440,000 as it's current balance and the web site also states who is currently managing the strawman account for him. Your writing "Accepted for Value" means that you are authorising them to take the amount they want out of the strawman account which has such a large amount in it that the balance will hardly be affected at all.

Society

We come now to the very difficult subject of British society. I certainly don't know all the answers in this area. A society is a group of people who willingly join together and abide by a set of rules decided on by the members of that society. Loosely speaking, the system which has been set up by the commercial companies who have control of Britain, is a society. It is one which has good features as well as bad features. Common sense says that there is an advantage for any large number of people to organise themselves together and have skilled specialists provide paid services for the other members of that society.

For example, having a communal collection to enable roads, water supplies, sewerage and the like, certainly makes sense. The National Health Service also looks like a good idea as does having a state pension and benefits for those who are unfortunate enough to become ill or who are unable to find work. However, those things have been

subverted by those in charge, and manoeuvred into a state where these things serve their ends rather than the needs of the general population.

While a country-wide medical service sounds like a good thing, it has been reported that the price of some of the medicines supplied to the National Health Service now cost literally ten times what they did two years ago. This looks very much as if the people in control of that service are using it to make massive profits on pharmaceuticals, and probably many other services such as parking where millions per year are made from people who have no option but to park in the hospital grounds. So, what looks like a sensible arrangement, appears to have been converted to something different. Perhaps this is an unduly cynical view, but it is certainly in line with many of the other scams which are being run.

Income Tax was introduced as a temporary measure in connection with a war (and who organises wars?). It has never been removed and yet the country did not seem to have any major problems when there was no Income Tax. The employees of the commercial company which runs the country - those people who take the title of Member of Parliament or some similar meaningless title, spend a lot of time thinking up "new legislation" which if it can be introduced without too many people noticing it, will become a "statute". I suggest that the main intention of all legislation is to provide a smoke-screen to hide additional charges which members of the public are required to pay. An argument can be that "you elected" those politicians, so you must abide by whatever they dictate. This carefully avoids mention of the fact that those politicians have actually nothing whatsoever to do with the public, other than to give the appearance that the public has some say in what happens, while the reality is that everything that does happen is dictated by the (non-elected) owners of the companies in charge.

The payment of benefits to those in need looks like a very good and necessary thing, but the people in charge see it as an admission that the adult is not capable of taking care of himself and so they literally think of these ordinary people as "cattle" (their word, not mine). What they ignore is the fact that their many, many direct and indirect taxes and charges, along with the low level of pay which they reckon that people can be made to work for, are the things which have many ordinary, hard-working people in the very poor financial positions which they despise. They are willing to cheat, steal and lie while the ordinary person is not comfortable doing those things. So, what should be a good and helpful system, has been changed into an oppressive thing which is used to force people into dependency.

While a certain level of public contribution for what are thought of as being essential services, is understandable and a desirable thing, that system has been twisted into a mechanism to enslave and defraud ordinary people. It has long since reached a ridiculous level with the average person being expected to pay Income Tax, Council Tax, Inheritance Tax, National Insurance, Capital Gains Tax, Stamp Duty on house purchases, Value Added Tax, Parking charges, Airport charges, Fuel Tax, Road Tax, Import Duty, Tax on alcohol, Tax on tobacco, payments for a driving licence, passport, TV licence ... the list goes on and on and on and additional items are added all the time.

People who have been caught in this system for many years will have already paid so much that they will not want to leave the system and lose the pension for which they have been paying for so long. Others may well consider starting to refuse to pay some of the things demanded of the strawman - things such as Council Tax, TV licence and the like. This is a personal choice and one which should be though about carefully before any action is taken.

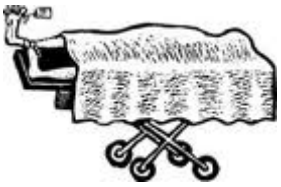
Please note that this document does not provide you with legal advice, but instead, presents facts for information purposes only. If you want legal advice, then consult a lawyer.

The Armed Services

The commercial company which has chosen the name "The United Kingdom of Great Britain and Northern Ireland", has a large number of people employed in what it calls 'the British Armed Forces'. Most countries have a similar arrangement. If you were asked "what is the purpose of these armed and trained people?" what would your reply be?

It may surprise you to know that the people who employ them want them to protect them (the employers) from their enemies. Not too startling an idea you say. Yes, as you say, not too startling a revelation, but what may surprise you to discover is that the enemy is quite openly stated to be you! So, not only do they describe you as a "monster" but also as their "enemy". Because they are so heavily outnumbered, they are actually frightened of you and feel that they need armed bodyguards to keep them safe from the anger of ordinary people, in case they every find out how they are being manipulated and robbed. In passing, they consider anybody who asks permission to do something which they are already entitled to do under Common Law, to be a "child" and so, of no consequence.

Let's check out a possible scenario. You take some young people to a McDonalds restaurant and order several meals. When the food has been prepared, the manager says, "I will do a deal with you: you can have your meals free if you just take this loaded revolver and go over to that corner table and shoot that man dead - there will be no comeback as I am authorising you to do it". Having blinked a few times, you ask why you should shoot him dead when he has never done anything to you. The manager then says, "he has never done anything to me either, but he has a lot of money in his wallet and I want to steal it, so just go and shoot him dead, it's ok to do that because I am telling you to do it".



Sound a bit mad? Well, it should do as murder is a criminal offence under Common Law, and somebody telling you to do it and it is ok because they say so, is quite ridiculous. Nobody has the authority to tell you to murder somebody - remember, all of us were born with exactly the same rights and privileges, and nobody has authority over anyone else, and most definitely not to be able to authorise murder.

The owners of the commercial company which amusingly is thought of as "the government" are in the same position as the manager of that commercial company, McDonalds and they have the same lack of authority to breach Common Law and send their armed employees into another country to kill the people there - people who have done them no harm and whom they want to rob. All wars and recessions are deliberately manoeuvred by the people who gain financially from them. Did you ever

wonder why vast sums of 'public' money are spent every year on arms? Who owns the companies which make the profits on selling these arms? Who gets the profits on rebuilding the places damaged or destroyed by "your" very own army? Who makes a profit on 'lending' vast sums of imaginary money to the country which has been devastated by their unprovoked actions, creating an imaginary debt which can never be repaid?

Since World War Two, more than four million people have died as a result of commercial companies interfering in other countries, and every one of those deaths was a criminal offence under Common Law. These companies believe that they and their employees are above the law and so they do whatever they want. From time to time, these companies demand that people are, without their consent, conscripted into their armed forces. Do you ever remember being asked if you would consent to such press-gang operations? If you were asked - did you say "Yes"? And if you did, does it make it lawful to force the people who said "No"? Do you ever get the impression that things are done which breach both your personal rights and the demands of Common Law?

Not only does invading other countries and murdering the people there destroy them, but it also has a major negative impact on the people who joined the armed forces, not being aware that their (commercial) employers are the terrorists of this world. Try watching this short video: http://www.youtube.com/watch?v=K-CpCUOyggU&feature=player_embedded to see the impact that it has on ordinary, decent people. Do you feel that this is a little far-fetched? Well, it was reported on UK national TV news on 6th September 2010 that ex-Army Chief; General Sir Richard Dannatt claimed that "vested interests" rather than national security had decided military spending on the wars in Iraq and Afghanistan. All major wars are carried out for commercial reasons although that fact will never, ever, be admitted publicly.

Summary

Before you were born, the bankers operated a scam intended to rob all members of the general public. They removed all forms of money and replaced it with worthless notes which read "I promise to pay the bearer ..." with another worthless bank note. They then managed to do away with the government and replace it with a group of commercial companies which they own. They cunningly named these companies so that they look like a government. They took over the printing of the worthless bank notes with their private company called "The Bank of England" which is meant to sound like a government organisation (although it most definitely isn't).

The next step in their cunning plan, was to get their company which sounds like the government, to ask their other company "The Bank of England" to print them lots of (worthless) money and to charge interest on that money, over and above the face "value" of the currency. This excess interest amount is called the "National Debt" in order to fool ordinary people into believing that their country somehow owes somebody large amounts of money. Firstly, there is really nothing owed at all. Secondly, there IS no money. Thirdly, the country does not owe anything, and in the unlikely event that there were a genuine debt, then it has nothing to do with ordinary people as it is just a notional debt incurred by one commercial company to another commercial company (owned by the same people). This supposed debt has been boosted over the years to a ridiculous level which could never, ever be paid off, and you will no doubt be glad to learn that all income tax is now paid to the owners of these commercial companies.

Isn't it great to be paying vast sums of money to a commercial company which has never done anything for you and which holds you in utter contempt because you haven't discovered their scam and continue to pay lots of ridiculous taxes, fees and charges, none of which you need to pay at all. Combined, these charges amount to about 80% of a person's earned income - do you enjoy living on one fifth of what you actually earn?

To strengthen their scam, they have invented a language of lies called "legal terminology" where they have changed the meanings of ordinary English words in order to abuse and rob ordinary members of the public. They have set up a company called "The Law Society" to train up unscrupulous people in their methods of lies and deception. Their commercial company which pretends to be the government, keeps inventing new "statutes" which they pretend are laws (which they most definitely are not) and they keep telling everybody that they "must obey these laws", and they have subverted policeman and policewomen and convinced them that they have to enforce these statutes. The primary aim of these statutes is to take banknotes, goods and property from members of the public who have not yet discovered that it is a scam being run against them. Many police officers are probably themselves ignorant of the fact that statutes are purely optional and no human is actually bound by them.

What you decide to do is entirely up to yourself. You can continue to give away most of your income to fund people who want to harm you, or you can decide to step outside this corrupt system, and stop paying these people. All humans are born equal, so there is nobody who has the right to order you around, unless you agree to give them that right. The choice is yours.

An Overview of the Historical Con Job

If this has all been a lot of new information for you, then it might be useful to have a 'thumbnail' sketch of the outrageous confidence trick which is being played on you. So, here it is for your local area, and the same situation is found in almost every other area as well.

It all started before most people were born. It started with two brothers deciding to run a scam which would make them the richest people in the world and rig things so that everybody else worked for them without being aware of that fact. Even though they are literally brothers, in order to distinguish between them we will call them Mr Government and Mr Banker because that is what they needed to become in order to run this scam.

Mr Government set up a very clever system of interlocking commercial companies, choosing names for them which made them look like official government bodies, while in reality, they are just ordinary companies like any high-street shop. In order to strengthen the illusion, Mr Government hires people to work for him and gives them names like "Minister" or "Member of Parliament" or some other meaningless working title. He employs most of them to sit around and argue with each other, and from time to time, he swaps them around by asking members of the public to vote for who will be his employees for the next few years.

This is actually very clever, because it makes members of the public believe that their voting makes a difference, while Mr Government knows that it doesn't as he sets

company policy, and he makes all of the decisions, and he really couldn't care less who happen to be his employees at any given moment.

Meanwhile, his brother Mr Banker has set up two commercial companies of his own. One he calls "The Bank of England" or some other suitable name for his particular location (and yes, there are actually more than two brothers in this family). The other company, he calls "The Mint". He owns both and so decides exactly what each will do.

The action starts and Mr Government needs money with which to pay his employees, so he asks his brother Mr Banker to provide some. This is where the fun part starts. Our trusty Mr Banker "invents" the money and pretends that he has plenty although he actually has none at all. He "lends" a large amount, say, £1,000,000 to his brother Mr Government. This costs him nothing as it doesn't exist, and it is just the first step in the scam.

His brother Mr Government now says that he has a "National Debt" of £1,200,000 which will increase by 20% (one fifth) every year if it is not paid off completely. His cunning plan of calling it a "National Debt" makes people think that 'their country' owes somebody something. The reality is that nobody owes anybody anything. Good, isn't it? Very clever ! Without using anything of any value, the brothers have persuaded people that (a) they have a government (which they don't) and (b) that their country has borrowed money for essential services and so their country is in debt to some kindly lender (which it isn't). Very slick – these brothers aren't stupid !

Next, Mr Government "pays" members of his staff with pieces of paper called 'cheques' and he sends them to his brother Mr Banker, to get those pieces of paper exchanged for 'money'. But, Mr Banker does not have any money, so instead, he gets his company "The Mint" to print other pieces of paper called 'currency' and he gives these out in exchange for his brother's cheques, swapping pieces of paper for other pieces of paper.

What is the value of these pieces of paper? The cost of the paper, ink and printing.

At this point, what have the brothers gained? Well, they have got a large number of people working for them, doing whatever they say, and it is costing them nothing.

But, that is just the first step. Now, Mr Government takes back 80% of what he 'paid' to his employees in the form of taxation. After all, the country is in debt and so Mr Government has to take money from everybody in order to repay the country's debt – hasn't he? Why does everybody have to pay? Because his employees say so. They invent "statutes" and all kinds of charges designed to move money from ordinary people into the pockets of Mr Government, who promptly pays most of it to his brother Mr Banker as the repayment of borrowing (nothing) and interest on the amount borrowed.

Where does the tax money paid by ordinary people come from? It is given to them to compensate them for the time and effort which they put in when working. This is real money, backed by the goods and services provided by the people who do the work. This is something of real value, and yet 80% of those valuable assets are taken from them by Mr Government. Why do people let this happen? Because they think that they have no choice and will be put in prison if they don't. What they do not understand is that paying tax is optional and they don't have to if they don't want to.

Mr Banker is doing very well out of this. His brother is paying him lots of real money in exchange for the fake money which he invented. So, he decides to expand his business and do exactly the same thing to as many people as he can.

He offers to lend people money (which he will 'invent' and conjure up out of nothing) in order to allow them to buy whatever they want. We will skip the strawman here and just focus on the actual transaction offered by Mr Banker.

A house purchaser comes to Mr Banker, looking for a loan of £100,000. This is a deal on which Mr Banker can't lose no matter what happens, so he will approve the deal unless he has some very, very good reason for not doing so. After all, it's not going to cost him anything and he will be paid with real money gained through real work done by real people. The deal is for 17% interest per year for 25 years. If the deal runs for the full 25 years, then the borrower may well pay back as much as £433,557 according to a professional mortgage calculator result. That is, you pay back four times what you borrowed, even though what you were given was fake money and what you pay back is real work-backed money.

But, as Mr Government takes 80% of what you earn before you get to pay the mortgage, you need to earn £2,167,785 in that 25 year period as Mr Government will take £1,734,228 of it away from you in direct and hidden taxes. And to add insult to injury, Mr Government will give a large chunk of that £1,734,228 and give it to his brother Mr Banker in supposed payment of the (fake) "National Debt". So, the house purchaser pays several times the borrowed amount, using his real money.

It gets worse. Mr Banker and Mr Government make sure that not enough currency is issued for people to be physically capable of paying the interest on their loans as there just isn't enough currency in the entire economy for that to be possible. This is another cunning ploy. The people who earn most will not have a problem, but most people will have great difficulty and will have very little left after paying their mortgage. The slightest financial problem, such as losing a job, can put the average person in a position where they can't pay the amount demanded. When that happens, and it HAS to happen in a substantial number of cases, then Mr Banker tries to take the property, using some of his brother's "statutes" (which are NOT law) to justify his theft. He may even manage to send in bailiffs ahead of seizing the property, and seize many of the house purchaser's personal possessions as well.

What the house purchaser needs to remember is that the original "loan" was fake and that Mr Banker never put up anything of value, the purchaser was never told the real amount which he would have to repay, a genuine contract was never drawn up, and in reality, it is not the human borrower which is being asked for the repayment.

Want to know what Mr Banker thinks of any borrower?

For evil to triumph, all that is necessary is for good men to do nothing.

Links for further information:

http://www.documentarywire.com/john-harris-its-an-illusion **video lecture by John Harris**

http://www.getoutofdebtfree.org/ **sample letters for dealing with 'debt' issues**

http://www.yourstrawman.com/VeronicaChapman.pdf **very important information for those in the UK**

http://www.thebcgroup.org.uk/video **The British Constitution Group's seven video lectures**

http://www.tpuc.co.uk/ **John Harris' website 'The People's United Community'**

http://www.raymondstclair.com/ **Raymond St Clair's web site with interesting videos**

http://www.fmotl.com/ **The Freeman On The Land web site with a large amount of specific information**

http://video.google.com/videoplay?docid=6399325693468031456 **'Think Free' Part 1- a top video presentation by Robert-Arthur Menard of Canada**

http://video.google.com/videoplay?docid=6399325693468031456#docid=-7257545709470673839 **'Think Free' Part 2**

http://thecrowhouse.com/Documents/mary-book.pdf **Mary Croft's eBook "How I Clobbered Every Bureaucratic Cash-Confiscatory Agency Known To Man"**

http://educate-yourself.org/cn/strawmanillusion02apr10.shtml **The 'Educate-yourself.org' web site with video presentations**

http://panacea-bocaf.org/honordishonor.htm **The Panacea-bocaf.org Australian web site with wide-ranging links**

http://video.google.com.au/videoplay?docid=3296715122664269567# **'Hijacking Humanity' - a great video presentation by Paul Verge of Canada**

http://www.youtube.com/watch?v=YHZTjTmrgjI **Mary Croft interview Part 1**

http://www.youtube.com/watch?v=alqgpuAwpzM&NR=1 **Part 2**

http://www.youtube.com/watch?v=8hqnaHNw_fo&feature=related **Part 3**

http://www.youtube.com/watch?v=P9zxVMNmJsE&feature=related **Part 4**

http://www.youtube.com/watch?v=iWnv66ERXiw&feature=related **Part 5**

http://www.youtube.com/watch?v=BUD5f0MWnKo&feature=related **Part 6**

http://www.zshare.net/audio/548937360de2ee12 **A 143 Mb download file of an audio interview**

http://www.archive.org/details/Michael_Badnarik **Michael Badnarik explains the American Constitution**

http://web.archive.org/web/20060407062015/http://www.worldnewsstand.net/law/PLAY_BALL.htm **"The Commerce Game Exposed" - the present situation explained with emphasis on America**

http://famguardian.org/TaxFreedom/Instructions/3.17QuitSocialSecurity.htm **"Tax Freedom" - dealing with US taxes**

http://video.google.com/videoplay?docid=-2550156453790090544# **"Money As Debt" - a video on how (American) banks create money out of nothing**

http://video.google.com/videoplay?docid=-5153195602561839 36# **"The Money Masters" - a VERY long factual video explaining how we got where we are today**

http://web.archive.org/web/20060206085143/www.worldnewsstand.net/law/REDEMPTION3.htm **"The Application of Commercial Law" - the ins and outs of the systems of law**

http://www.free-energy-devices.com/Chapter15.pdf **The Historical Background of the Lies - how things developed in England and America**

http://www.xtranormal.com/watch/11316911/ **This is a video which expresses the opinion of just one person. However, I am unable to fault anything said, other than to remark that I, personally, have not one shred of evidence of collusion on the part of some judges, even though I suspect it to be true.**

http://www.lawfulrebellion.org/ **This is an important web site with a good deal of relevant information**

http://www.youtube.com/watch?v=ElrXrE8AmIc **Video explaining how we and our children are being progressively poisoned.**

http://www.buildfreedom.com/tl/comliens.shtml **Website explaining a very powerful tool in defending yourself against unlawful attack: the 'lien' .**

A pdf copy of this information: http://www.yourstrawman.com/CommercialLiens.pdf

http://www.youtube.com/watch?v=sB4o3afM11w&feature=related **Video lecture by Robert MNenard of Canada who is very knowledgeable.**
http://www.youtube.com/watch?v=n5cvEOpcSK0&feature=related **Part 2**
http://www.youtube.com/watch?v=8oYhlasKrfY&feature=related **Part 3**
http://www.youtube.com/watch?v=C2j2rMj-QPs&feature=related **Part 4**
http://www.youtube.com/watch?v=0gGaFo7u50g&feature=related **Part 5**
http://www.youtube.com/watch?v=kAVmGROLrpE&feature=related **Part 6**
http://www.youtube.com/watch?v=LsRUKutNqP8&feature=related **Part 7**
http://www.youtube.com/watch?v=RHXhntd4Wpg&feature=related **Part 8**
http://www.youtube.com/watch?v=ALvNSsb-iWo&feature=related **Part 9**

http://runnymede1215.wordpress.com **Website explaining the details of the physical strategies used against you by the courts.**